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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

2/9/23 2:52 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

In re:	:	Case No.:	20-23010-GLT
	:	Chapter:	13
Alaina E. Zajac	:		
	:		
	:	Date:	2/8/2023
Debtor(s).	:	Time:	09:00

PROCEEDING MEMO

MATTER: #46 - Hearing on Response: Explanation As to Why the Debtor's Attorney Did Not File a Declaration in Response to the Notice of Mortgage Payment Changed Filed by Pingora Loan Servicing LLC
 [Response due 1/14/2023]
 #56 - Certificate of No Objection

APPEARANCES:

Debtor: Julie Steidl
 Trustee: Ronda J. Winnecour

NOTES: [9:13]

Court: Accepts substance of explanation from Debtor's counsel, but questions why that could not have been put in a response to the notice of mortgage payment change, or in a motion filed to stop the creditor from filing the notice of mortgage payment change against property that is not an estate asset.

Steidl: Has no explanation, just missed it. Should have filed a response with the information.

OUTCOME:

1) Hearing held. Matter concluded. [Text order].

DATED: 2/8/2023